

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**James L. Garland Jr.**  
**Marci Jo Garland**  
Debtor(s)

Bankruptcy Case No.: 16-20204-JAD  
Related To ECF No. 67  
Chapter: 13  
Docket No.: 68 – 67

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 30th of March, 2021, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 4/30/21.** Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **5/12/21 at 11:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately.**
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **4/30/21.**

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Parties

In re:  
James L. Garland, Jr.  
Marci Jo Garland  
Debtors

Case No. 16-20204-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 30, 2021

User: msch  
Form ID: 408

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James L. Garland, Jr., Marci Jo Garland, 1017 Pizza Barn Road, Blairsville, PA 15717-4306
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14220831	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14224503	CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14210551	ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262
14166823	+ Fair Collections & Outsourcing, 12304 Baltimore Avenue, Suite East, Beltsville, MD 20705-1314
14166832	+ The Bureaus, Inc., 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757
14166833	+ Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV : P.O. Box 9475, Minneapolis, MN 55440-9475

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2021 02:49:11	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15279371	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2021 02:49:10	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
14211873	Email/PDF: rmscedi@recoverycorp.com	Mar 31 2021 02:49:13	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14176363	+ Email/Text: bankruptcy@capvs.com	Mar 31 2021 03:31:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14166817	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 31 2021 02:40:10	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, P.O. Box 790040, Saint Louis, MO 63179-0040
14166819	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 31 2021 02:59:10	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit, P.O. Box 790040, St Louis, MO 63179-0040
14166818	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 31 2021 02:58:56	Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040, St Louis, MO 63179-0040
14166820	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 31 2021 02:59:15	Citibank/Citgo Oil, Citicorp Credit Services/Attn:Centralize, P.O. Box 790040, St Louis, MO 63179-0040
14166821	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 31 2021 03:29:00	Comenity Bank/Lane Bryant, P.O. Box 182125, Columbus, OH 43218-2125
14173608	Email/Text: mrdiscen@discover.com	Mar 31 2021 03:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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14166822	+ Email/Text: mrdiscen@discover.com	Mar 31 2021 03:29:00	Discover Financial, Attn: Bankruptcy Dept., P.O. Box 3025, New Albany, OH 43054-3025
14166824	+ Email/Text: bankruptcynotice@fcbanking.com	Mar 31 2021 03:29:00	First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952
14166815	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 31 2021 02:48:41	Chase Card Services, Attn: Correspondence Dept, P.O. Box 15298, Wilmington, DE 19850
14166816	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 31 2021 02:48:44	Chase Mortgage, 4615 Vision Drive, P.O. Box 24696, Columbus, OH 43224
14240239	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 31 2021 02:58:39	JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
14166825	+ Email/Text: PBNCNotifications@peritusservices.com	Mar 31 2021 03:29:00	Kohls/Capital One, P.O. Box 3120, Milwaukee, WI 53201-3120
14216050	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 31 2021 03:30:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14166826	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 31 2021 03:30:00	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14166827	+ Email/Text: bankruptcyntices@psecu.com	Mar 31 2021 03:31:00	P S E C U, Attention: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
14166828	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2021 02:59:07	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
14166829	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2021 02:59:06	Portfolio Recovery Associates, Attn: Bankruptcy, P.O. Box 41067, Norfolk, VA 23541
14177371	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2021 02:40:15	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14166830	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2021 02:59:04	Portfolio Recovery Associates, Attn: Bankruptcy, P.O. Box 41067, Norfolk, VA 23541-1067
14222701	Email/Text: bnc-quantum@quantum3group.com	Mar 31 2021 03:30:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14166831	+ Email/PDF: gecsedl@recoverycorp.com	Mar 31 2021 02:48:37	Synchrony Bank/Lowes, Attn: Bankruptcy, P.O. Box 103104, Roswell, GA 30076-9104

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, National Association
14166814	##+	Bank Of America, Nc4-105-03-14, P.O. Box 26012, Greensboro, NC 27420-6012

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor JPMorgan Chase Bank National Association andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com
Justin P. Schantz	on behalf of Debtor James L. Garland Jr. jschantz@my-lawyers.us, colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;skerr@my-lawyers.us
Justin P. Schantz	on behalf of Joint Debtor Marci Jo Garland jschantz@my-lawyers.us colecchia542@comcast.net;office@my-lawyers.us;sshipley@my-lawyers.us;jmonroe@my-lawyers.us;skerr@my-lawyers.us
Kevin Scott Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, logsecf@logs.com
Kristen D. Little	on behalf of Creditor JPMorgan Chase Bank National Association pabk@logs.com, klittle@logs.com;logsecf@logs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
Victoria A. Sanford	on behalf of Creditor JPMorgan Chase Bank National Association vsanford@reedsmith.com

TOTAL: 10